



DEPARTMENT OF BUSINESS AND INDUSTRY
REAL ESTATE DIVISION

<http://red.nv.gov/>

February 24, 2017

Chester A. Ruiz
2 Delmar Court
Redwood City, CA. 94063

Sent via email to Ruiz.Chester@gmail.com
Certified Mail No: 7015 0640 0003 0910 3849

APPEAL NOTIFICATION

Re: License Denial Appeal File No. N-LDA-17-002 Chester A. Ruiz

Mr. Ruiz:

You have requested that the Real Estate Commission ("Commission") review the decision of the Real Estate Division to deny your application for a real estate license. The Commission will hear your appeal during their meeting scheduled for **MARCH 14-16, 2017**. The meeting will begin **Tuesday, March 14, 2017, at 9:00 a.m. and each day thereafter at 9:00 a.m. through Thursday, March 16, 2017, or until the Commission concludes its business at the following locations:**

March 14-15, 2017 @ 9:00 A.M.

Gaming Control Board
1919 College Parkway
Carson City, Nevada 89701

March 16, 2017 @ 9:00 A.M.

Nevada Division of Insurance
1818 East College Parkway
Suite 103
Carson City, Nevada 89706.

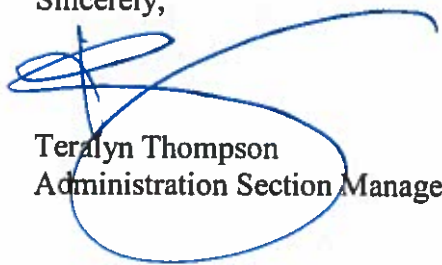
You must be present when your matter is called. If you are not present, your matter will be dismissed and the decision of the Division will be upheld.

You have the right to be represented by an attorney, if you so choose. It is your responsibility to prove that you should receive a license. Enclosed are documents that the Division will provide to the Commission. **If you have additional documents in support of your appeal, you must bring ten (10) copies of each document.**

The Real Estate Commission meeting is a public meeting subject to the open meeting law. These meetings are open to the general public. The Commission has the option to review your appeal in an open or closed session. You may also request that the review be held in either an open or closed session. However, all decisions must be made by the Commission in open public session.

Please contact me if you have any questions at 702-486-4036.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Teralyn Thompson', is written over the printed name and title.

Teralyn Thompson
Administration Section Manager

Chester Ruiz

Request

To: TERALYN THOMPSON

From: Chester Ruiz

FAX (702) 486-4067

Date: FEBUARY 22,2017

Re: REQUEST TO BE ADDED TO THE AGENDA FOR THE MARCH 14-16 REAL ESTATE COMMISSION MEETING

PLEASE ADD ME TO THE MEETING AGENDA FOR THE MARCH 14-16 REAL ESTATE COMMISSION MEETING. ATTACHED FIND FORMAL REQUEST AND LETTER OF DENIAL FROM SUSAN CLARK. (I APPLIED FOR LICENSE IN JULY OF 2016)

BY SEPARATE COVER PRIORITY MAIL MAILED FEBUARY 22, 2017 ORIGINAL COPIES HAVE BEEN SENT.

THANK YOU IN ADVANCE FOR YOUR COOPERATION.

BEST,



CHESTER A RUIZ

Chester A. Ruiz

2 Delmar Court, Redwood City, California. 94063 | (650) 771-4831 | Ruiz.Chester@gmail.com

February 21, 2017

Susan Clark

LICENSING MANAGER

NEVADA REAL ESTATE DIVISION

ATTENTION TERALYN THOMPSON,

LEGAL ADMINISTRATIVE OFFICER

NEVADA REAL ESTATE DIVISION,

2501 E SAHARA STE.303, LAS VEGAS, NEVADA 89104

RE: CERT. NO: 7014 2020 0003 0402 9324

Dear Susan Clark:

As per your letter of denial to me dated February 15, 2017, I am formally requesting an appeal of the decision to deny my application for licensing, as per NRS 645.440(2) and NAC 645.095(3)

Sincerely,



Chester A Ruiz

7036 0910 0001 5548 2704

U.S. Postal Service™ CERTIFIED MAIL® RECEIPT Domestic Mail Only	
For delivery information, visit our website at www.usps.com	
ELECTRONIC MAILING LABEL	
Original Mail Fee	\$3.75
Postage	\$6.50
Total Postage and Fees	\$10.25
Send to: Teralyn Thompson 2501 E Sahara Ave Ste 303 Las Vegas, NV 89104	

02/22/2017



DEPARTMENT OF BUSINESS AND INDUSTRY
REAL ESTATE DIVISION

www.red.nv.gov

February 15, 2017

Chester Antonio Ruiz
2 Delmar Court
Redwood City, Ca 94063

Re: Real Estate License Application

Cert. No.: 7014 2020 0003 0402 9324

Dear Mr. Ruiz:

The Nevada Real Estate Division has reviewed your application for your Nevada real estate broker salesperson's license. You do not meet the requirements for issuance of a real estate license based on the revocation of your California broker's license in 2002 for substantial misrepresentation, fraud or dishonest dealing and negligence. You reapplied for a California salesperson's license in 2006 which was denied and upheld by the Real Estate Commissioner in 2007. No attempt to repay the debt had been made at that time.

After careful consideration, it is the determination of the Division to deny your application for a real estate broker salesperson's license. The denial of your application is pursuant to NRS 645.330.

"1. Except as otherwise provided by specific statute, the division may approve an application for a license for a person who meets all the following requirements:

(a) Has a good reputation for honesty, trustworthiness and integrity and who offers proof of those qualifications satisfactory to the division." and

3. Suspension or revocation of a license pursuant to this chapter or any prior revocation or current suspension in this or any other state...is grounds for refusal to grant a license."

You have the right to request, in writing, an appeal of this decision within 30 days of receiving this letter per NRS 645.440(2) and NAC 645.095(3). Please be advised that at an appeal hearing, the Real Estate Commission will review your entire licensing record and may question you thereon. Pursuant to NAC 645.095(4) fees for the application are not refundable.

If you wish to appeal this decision, please mail your request to the Real Estate Division to the attention of:

Teralyn Thompson, Administration Section Manager
Nevada Real Estate Division
2501 E Sahara Ste 303
Las Vegas, Nevada 89104

Sincerely,



Susan Clark
LICENSING MANAGER

cc: Jeffory Giesler

STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
REAL ESTATE DIVISION

2501 East Sahara Avenue, Suite 102 * Las Vegas, NV 89104-4137 * (702) 486-4038
e-mail: realest@red.nv.gov

<http://red.nv.gov>

RECEIVED
JUL 01 2016
Dept of Business & Industry
Real Estate Division-LV

ORIGINAL LICENSING APPLICATION
For Salesman, Broker-Salesman, or Broker License
(New Fees Effective July 1, 2015)

TYPE OR PRINT CAREFULLY. THIS SECTION IS TO BE COMPLETED PERSONALLY BY THE CANDIDATE. NAC 645.105 Each application must be completed personally by the applicant. Members of the Commission or employees of the Division are expressly prohibited from helping a person prepare his license application.

*Only information deemed by law to be confidential shall be confidential (SSN, exam results, background investigation results). Most information provided by an applicant for licensure is public information and must be provided upon request. By policy, the Real Estate Division shall post (via the web site) and sell licensee lists which include the licensee's name, business address (even if same as home address), and business telephone number.

License desired. Please check the box of the license type applied for:

<input type="checkbox"/> SALESPERSON	\$125.00
<input checked="" type="checkbox"/> BROKER-SALESPERSON	\$145.00
<input type="checkbox"/> BROKER	\$145.00

SECTION I: (Please print clearly)

1. Applicant's name Chester A. Ruiz *Social Security: [REDACTED]
*Date of birth: [REDACTED]
*Home Address: 2 Delmar Court, Redwood City, Ca. 94063
Street number and name, City, State, Postal code
*Mailing address (if applicable): Same as home
*E-mail address: Ruiz.Chester@gmail.com
*Home Phone: (650) 771.4831 *Cell Phone: (650) 771.4831

2. List any names used other than legal name listed on this application and explain. Provide proof that the names are the same person when the name on this application is different from your education transcripts, certificates, examinations, etc.

DIVISION USE ONLY:

Receipt: # 4163938 License: # _____
Date: 7/5/16 License Issue Date: _____
Processors Initials: CP Processors Initials: _____
Expiration Date of INS Card: _____ FP forwarded date: 6/30/16
Experience: _____ years _____ months _____ days = _____ college credits.
Credits submitted from education courses: 107 Total credits (B/BS) or hours (S): 64+

**STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
REAL ESTATE DIVISION**

2501 East Sahara Avenue, Suite 102 * Las Vegas, NV 89104-4137 * (702) 486-4033
e-mail: realest@red.nv.gov <http://red.nv.gov/>

SECTION II. ALL APPLICANTS MUST COMPLETE ITEMS 1 THROUGH 10. Attach additional sheets if more space is needed.

1. Occupation: List Employment history or unemployment status {i.e.: retired, student, homemaker, etc for the preceding two years (no gaps please) to date of application. Please attach an additional sheet if necessary.

Occupation	Employer	Address	Date Begin	Date ended
LDA	Mark Deniz Law	2704 Spring St		
		Redwood City, CA 94063	11/15/02	Present
		EXHIBIT A		
		Attached		

2. Residences: For preceding 3 years. Include current residence. Please attach an additional sheet if necessary.

Street Address	City & State	Begin date	End date
2 Delmar Ct	Redwood City, CA 94063	2004	Present

3. ☒ Yes ☐ No Prior experience in real estate?: If you checked Yes, please list all states in which you hold or have held a Real Estate license. Attach to this form a history certified by the state in which you were licensed. The history must be dated less than 90 days from the Nevada license application acceptance date. No documentation required for a license that expired over 10 years ago.

State	Type of credential	Issuance Date	Expiration date	Credential number
CA	Broker	12/24/1976	Revoked 07/09/02	00531418

4. ☒ Yes ☐ No U.S. Citizen? Non-United States citizens must provide proof of the right to work in this country as an employee or independent contractor. Attach a copy of a current I.N.S. card, Work Permit card, or permanent resident card. An application submitted to the Dept of Naturalization and Immigration is not accepted.

If No, please write your country of citizenship: _____

Work permit or alien registration card expiration date: (mm/dd/yyyy) _____

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5. Personal History: If your answer is YES to any of the following questions, attach the order as a result of the proceedings. On an attached sheet give full details, including the administrative agency, court, and title of the proceeding, disposition and any other pertinent information. (see NRS 645.330)

Yes No

- ☒ ☐ a. Have you or any business in which you are or were an owner, partner, officer or director ever been involved in an administrative proceeding regarding any professional or occupational license? *Attached*
- ☒ ☐ b. Has any license issued to you or any partnership or corporation of which you were a member or officer by any public authority been suspended or revoked? *Attached*
- ☐ ☒ c. Has a surety company declined to be surety on any bond written on you in the two years prior to the date of the application?
- ☐ ☒ d. Have you ever been convicted of a felony, gross misdemeanor, or misdemeanor?
- ☐ ☒ e. Have you ever been convicted of, or are you under indictment for, or have you entered a plea of guilty or nolo contendere to forgery, embezzlement, obtaining money under false pretenses, larceny, extortion, conspiracy to defraud or any crime involving moral turpitude?
- ☐ ☒ f. Are you presently on parole or probation or paying any restitution?
- ☒ ☐ g. Have you ever filed bankruptcy or has bankruptcy been filed against you? If yes, please provide the date of discharge 4/22/11. If filed within the past 7 years, please provide a copy of the discharge. *Attached*

6. CHILD SUPPORT QUESTIONNAIRE: CHECK ONE BOX, REQUIRED.

- ☒ I am not subject to a court order for the support of a child.
- ☐ I am subject to a court order for the support of one or more children and AM IN COMPLIANCE with that order or plan approved by the district attorney or other public agency enforcing the order for the repayment of the amount owed in that order.
- ☐ I am subject to a court order for the support of one or more children and NOT IN COMPLIANCE with that order or plan approved by the district attorney or other public agency enforcing the order for the repayment of the amount owed in that order.

7. NEVADA RESIDENT?

Yes ☐ No ☒

If no, complete and attach a notarized 656 Form.

Form 656 Attached

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REAL ESTATE DIVISION

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8. REPORT OF EXISTENCE OF NEVADA BUSINESS LICENSE

Pursuant to NRS 353C.1965

All applicants MUST complete this section. Please select ONE option.

☐ I have a Nevada business license number assigned by the Nevada Secretary of State upon compliance with the provisions of NRS Chapter 76.

My Nevada business license number is: _____

☐ I have applied for a Nevada business license with the Nevada Secretary of State upon compliance with the provision of NRS Chapter 76 and my application is pending.

☒ I do NOT have a Nevada business license number.

The Real Estate Division is not the arbiter of determining whether the applicant needs a business license. Information about the Nevada business license can be found on the Secretary of State's website at: <http://nvsos.gov/>

9. DECLARATION: Signature of applicant

I, (print name) Chester A. Ruiz hereby, under penalty of perjury, declare that the answers contained in this application are true and correct; and I understand:

- That if I am subject to a court order for support of one or more children and I am not in compliance with that order or plan my application for license, certification or renewal of a license or certification will be denied;
- That I will faithfully comply with all the statutes and regulations of the State of Nevada pertaining to the conduct of real estate licensees in the State of Nevada;
- That by signing this application I authorize any person or institution to which reference is made by me in connection with the application to release or divulge to the Real Estate Division any information in the possession of such person or institution regarding me.

Signature: _____

Date: _____

6/30/14

STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
REAL ESTATE DIVISION

2501 East Sahara Avenue, Suite 102 * Las Vegas, NV 89104-4137 * (702) 486-4033
e-mail: realest@red.nv.gov <http://red.nv.gov/>

10. COMPANY AFFILIATION:

Both physical and mailing and physical address **must be located in the State of Nevada.**

- a. DICKSON Realty
Provide Company Name: Fictitious name or d.b.a. (if applicable, as registered with the County Clerk's office):
- b. DICKSON Realty INC.
Name of Corporation, LLC, or Partnership as registered with the Nevada Secretary of State
- c. 500 Damonte Ranch Pkwy Suite 625 Reno NV, 89 521
Location address (provide number street, city, state, zip)
- d. _____ NV, 89 _____
Company mailing address (if different from physical address above)
- e. 775-850-7000 jdgiesler@dicksonrealty.com
Business Telephone Number Business email address

Acknowledgement of Intent to Employ

NOTE: BROKER applicants are not required to sign "Acknowledgement of Intent to Employ" below.

f. This is to certify that I, Jeffory D. Giesler, am a duly licensed broker, Owner/Developer, Sales Manager, or Office Manager on active status registered with the Nevada Real Estate Division of the Department of Business and Industry. It is my present intent to employ or associate with me the within named salesperson or broker salesperson Chester A. Ruiz (required). I will exercise careful supervision over his/her real estate activities while he/she is associated with or employed for me.

License number of Broker, Sales Manager, or Office Manager # B.0010785 Corp. (required)

Jeffory D. Giesler
Print name of Broker or Licensed Office Manager with authority

X [Signature]
Original signature of Broker or Office Manager with authority

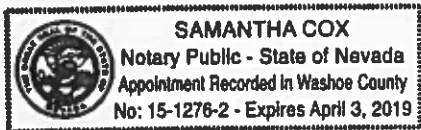
Verification upon oath or affirmation. (section f only)

State of Nevada

County of Washoe

Signed and sworn to (or affirmed) before me on 6/30/16, (date) by Jeffory Giesler
(Notary prints name of person signing document.)

Seal



X [Signature]
(Signature of Notary)



CIVIL APPLICANT WAIVER

NOTICE OF NONCRIMINAL JUSTICE APPLICANT'S RIGHTS

As an applicant who is the subject of a Federal Bureau of Investigation (FBI) fingerprint-based criminal history record check for a noncriminal justice purpose you have certain rights which are discussed below.

1. You must be notified by (enter name of submitting agency) Nevada Real Estate Division (NRED) that your fingerprints will be used to check the criminal history records of the FBI and the State of Nevada.
2. If you have a criminal history record, the officials making a determination of your suitability for the job, license or other benefit for which you are applying must provide you the opportunity to complete or challenge the accuracy of the information in the record. You may review and challenge the accuracy of any and all criminal history records which are returned to the submitting agency. The proper forms and procedures will be furnished to you by the Nevada Department of Public Safety, Records Bureau upon request. If you decide to challenge that accuracy or completeness of your FBI criminal history record, Title 28 of the Code of Federal Regulations Section 16.34 provides for the proper procedure to do so:

16.34 – Procedure to obtain change, correction or updating of identification records.

If, after reviewing his/her identification record, the subject thereof believes that it is incorrect or incomplete in any respect and wishes changes, corrections or updating of the alleged deficiency, he/she should make application directly to the agency which contributed the questioned information. The subject of a record may also direct his/her challenge as to the accuracy or completeness of any entry on his/her record to the FBI, Criminal Justice Information Services (CJIS) Division, ATTN: SCU, Mod. D-2, 1000 Custer Hollow Road, Clarksburg, WV 26306. The FBI will then forward the challenge to the agency which submitted the data requesting that agency to verify or correct the challenged entry. Upon the receipt of an official communication directly from the agency which contributed the original information, the FBI CJIS Division will make any changes necessary in accordance with the information supplied by that agency.

3. Based on 28CFR § 50.12 (b), officials making such determinations should not deny the license or employment based on information in the record until the applicant has been afforded a reasonable time to correct or complete the record or has declined to do so.
4. You have the right to expect that officials receiving the results of the fingerprint-based criminal history record check will use it only for authorized purposes and will not retain or disseminate it in violation of federal or state statute, regulation or executive order, or rule, procedure or standard established by the National Crime Prevention and Privacy Compact Council.
5. I hereby authorize (enter name of the requesting agency) Nevada Real Estate Division (NRED), to submit a set of my fingerprints to the Nevada Department of Public Safety, Records Bureau for the purpose of accessing and reviewing State of Nevada and FBI criminal history records that may pertain to me.
In giving this authorization, I expressly understand that the records may include information pertaining to notations of arrest, detentions, indictments, information or other charges for which the final court disposition is pending or is unknown to the above referenced agency. For records containing final court disposition information, I understand that the release may include information pertaining to dismissals, acquittals, convictions, sentences, correctional supervision information and information concerning the status of my parole or probation when applicable.

6. I hereby release from liability and promise to hold harmless under any and all causes of legal action, the State of Nevada, its officer(s), agent(s) and/or employee(s) who conducted my criminal history records search and provided information to the submitting agency for any statement(s), omission(s), or infringement(s) upon my current legal rights. I further release and promise to hold harmless and covenant not to sue any persons, firms, institutions or agencies providing such information to the State of Nevada on the basis of their disclosures. I have signed this release voluntarily and of my own free will.

A reproduction of this authorization for release of information by photocopy, facsimile or similar process, shall for all purposes be as valid as the original.

In consideration for processing my application I, the undersigned, whose name and signature voluntarily appears below; do hereby and irrevocably agree to the above.

Applicant's Name: Ruiz, Chester Antonio
(PLEASE PRINT LAST, FIRST, MIDDLE)
Address: 2 Delmar Ct, Redwood, City, CA
Applicant's Signature: [Signature] 94063
Date: 06/30/2016

Submitting Agency: Nevada Real Estate Division (NRED)

Address: 2501 E. Sahara, Suite 102, Las Vegas, NV 89104

Agency representative: Perez, Catharina
(PLEASE PRINT LAST, FIRST, MIDDLE)

Agency representative's Signature: [Signature]

Date: 07/15/16

PSI SERVICES LLC

This report certifies that the candidate listed below has taken a State of Nevada Real Estate licensing examination and achieved the results detailed below.

State of Nevada Real Estate

Candidate I.D.#: [REDACTED]

EXAM DATE: 03/04/2016

EXAM: NV Broker

Chester Ruiz

2 Delmar Ct



Redwood City, California 94063

The following is an analysis of your examination:

Portion **NV Broker - State**

Topic	# Questions	# Correct
Commission Duties and Powers	[REDACTED]	[REDACTED]
Licensing		
Property Disclosures		
Recordkeeping		
Contracts		
Advertising		
Brokerage/Agency		
Special Topics		
RESULT ** PASS **	Total:	[REDACTED]

Congratulations! You have passed the NV Broker Examination.

If you need to register for another examination, you may visit our website at www.psiexams.com or call PSI at 1-800-733-9267 the next business day or later to register with a Visa or Mastercard.

PSI SERVICES LLC

This report certifies that the candidate listed below has taken a State of Nevada Real Estate licensing examination and achieved the results detailed below.

State of Nevada Real Estate

Candidate I.D.#: [REDACTED]

EXAM DATE: 03/04/2016

EXAM: NV Broker

Chester Ruiz

2 Delmar Ct



Redwood City, California 94063

The following is an analysis of your examination:

Portion **NV Broker - National**

Topic	# Questions	# Correct
Property Ownership		
Land Use Controls and Regulations		
Valuation and Market Analysis		
Financing		
General Principles of Agency		
Property Condition and Disclosures		
Contracts		
Transfer of Title		
Practice of Real Estate		
Real Estate Calculations		
Specialty areas		
RESULT ** PASS **		Total:

Congratulations! You have passed the NV Broker Examination.

If you need to register for another examination, you may visit our website at www.psiexams.com or call PSI at 1-800-733-9267 the next business day or later to register with a Visa or Mastercard.

This Course is Sponsored By

AVATON

SCHOOL OF REAL ESTATE
1135 Terminal Way, Suite 204 - Reno, Nevada 89502 - Office (775) 444-3232 - FAX (775) 331-3495
E-Mail: avatoninfo@charter.net - Website: avatonrealestateschool.com

Certificate of Attendance REAL ESTATE PRE-LICENSING EDUCATION

Chester Ruiz

Has Successfully completed a correspondence offering in:

Real Estate Brokerage 45 Hours

PL 4551003-RE

THIS COURSE IS APPROVED BY THE NEVADA REAL ESTATE COMMISSION

In Witness Where of, we have hereunto affixed
our signatures and Institute seal at.....

Reno

Nevada, this

26th

Day of

May

2016


(ORIGINAL) Authorized Signature

This Course is Sponsored By

AVAILION
SCHOOL OF REAL ESTATE
1135 Fernhill Way, Suite 204 - Reno, Nevada 89502 - Office (775) 888-3222 - FAX (775) 331-3495
E-Mail: avalioninfo@charter.net - Website: avalionrealestateschool.com

Certificate of Attendance
REAL ESTATE PRE-LICENSING EDUCATION

Chester Ruiz

Has Successfully completed a correspondence offering in:

Real Estate Nevada Law 18 Hours

PL.1800015-RE

THIS COURSE IS APPROVED BY THE NEVADA REAL ESTATE COMMISSION

In Witness Whereof, we have hereunto affixed
our signatures and Institute seal at.....

Reno, Nevada, this 8th,

Day of January, 2016.

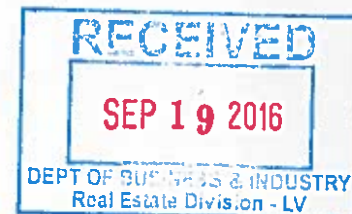
(ORIGINAL) Authorized Signature

BUREAU OF REAL ESTATE

1651 EXPOSITION BOULEVARD
P.O. BOX 137013
SACRAMENTO, CA 95813-7013
(877) 373-4542



September 14, 2016



State of Nevada Dept of Business & Industry
Real Estate Division
2501 East Sahara Ave, Suite 102
Las Vegas, NV 89104-4137

RE: CHESTER ANTONIO RUIZ - B/00531418

This is in response to your request for the following documentation, in order to obtain a real estate license in the State of Nevada.

/ X / Our records indicate that you qualified for the California real estate Broker examination in the year 1976. However, the qualifying material submitted with your original examination application is no longer available. *As it states on the Certified License History Request (RE293), statutory course information is not maintained on record and cannot be verified.*

From 1975-1985, an exam applicant qualified for the Broker examination by submitting evidence of completion of six college level courses in *Real Estate Practice, Legal Aspects of Real Estate, Real Estate Appraisal, Real Estate Finance, Real Estate Economics or Accounting*, and one elective course. The six courses consisted of three semester units, four quarter units or a minimum of 45 hours each and were completed at an accredited college or through a private sponsor approved by this office.

/ X / Our records indicate that you took and passed the California real estate Broker examination on 12/11/76. The California Real Estate Examination is qualifying in nature and not competitive; therefore, final passing scores are not maintained.

If you have any questions regarding this matter, please contact this office.

BUREAU OF REAL ESTATE
Licensing and Examinations

Rev 0405
FL 285A

September 14, 2016

RE: CHESTER ANTONIO RUIZ - B/00531418

Effective Date	HISTORY
12/24/96	License renewed on time, met Continuing Education requirement, at the above address. Added DBA <i>California Unique Homes</i> .
12/26/96	Main office address changed to 160 Vista Del Grande, San Carlos 94070.
01/15/99	Main office address changed to 735 Industrial Rd Ste 33, San Carlos 94070. Added DBAs <i>Ratelink Financial</i> and <i>Ruiz Financial</i> .
12/23/00	Main office address changed to 939 Laurel St Ste A, San Carlos 94070.
12/24/00	License renewed on time, met Continuing Education requirement, at the above address.
07/08/02	Main office address discontinued. Canceled DBAs <i>Ratelink</i> , <i>Ratelink Financial</i> , <i>Ruiz Financial</i> and <i>California Unique Homes</i> .
07/09/02	License Revoked per H-9925 SF.
	Also licensed as a Broker/Officer of:
	- Ratelink Financial Corp , C/01190827, from 12/28/94 to 07/09/02
	- Ruiz Financial Inc , C/01252991, from 01/28/99 to 07/09/02

FORMAL ADMINISTRATIVE FILING: 03/16/01 - H- 7932 SF
07/09/02 - REVOKED
03/08/07 - H-9925 SF
10/25/07 - RES DENIED PER H-9925 SF

I, Jeffrey Oboyski, the Official Custodian of Records, hereby certify that the foregoing history is true and correct, as extracted from the records of Bureau of Real Estate, this 14th day of September, 2016.

Supervising Special Investigator II,
Bureau of Real Estate
State of California

BUREAU OF REAL ESTATE

1651 Exposition Boulevard
 P. O. Box 137013
 Sacramento, CA 95813-7013
 (916) 263-8980



September 14, 2016

Nevada Department of Business & Industry
 Real Estate Division
 2501 E. Sahara Ave., Suite 102
 Las Vegas, Nevada 89104-4137

RE: CHESTER ANTONIO RUIZ - B/00531418

******EMPLOYMENT HISTORY CERTIFICATION******

This is to certify that CHESTER ANTONIO RUIZ, B/00531418, was licensed as a real estate broker in the State of California. A written examination was taken and passed on 12/11/76, with a score of 75% or better to obtain a California real estate broker license. The examination is qualifying in nature; therefore, an exact final score is not provided for successful applicants or made available for reporting purposes.

Original Broker license issued:	12/24/76
Broker license Revoked:	07/09/02

Effective Date	HISTORY
12/24/76	Original Broker license issued, with main office address 2600 Belmont Canyon Rd, Belmont 94002
10/04/77	Main office address changed to 160 Vista Del Grande, San Carlos 94070.
08/10/78	Main office address changed to 1563 Laurel St, San Carlos 94070.
03/28/80	Main office address changed to 408 El Camino Real, Redwood City 94063.
12/24/80	License renewed on time, met Continuing Education requirement, at the above address.
06/21/84	Main office address changed to 533 Fremont Ave, Los Angeles 90071.
12/24/84	License renewed on time, met Continuing Education requirement, at the above address.
02/19/88	Main office address changed to 100 N. El Camino Real, San Mateo 94401.
12/31/87	Main office address changed to 400 Walnut Street, Ste 428, Redwood City 94063.
12/24/88	License renewed on time, met Continuing Education requirement, main office address changed to 55 El Cerrito, San Mateo 94402.
11/27/91	Added DBA <i>Pan American Financial</i> .
01/21/92	Main office address changed to 1300 So. El Camino Real Suite 500, San Mateo 94402.
03/16/92	Main office address changed to 55 El Cerrito, San Mateo 94402
05/11/92	Main office address changed to 160 Vista Del Grande, San Carlos 94070. Canceled DBA <i>Pan American Financial</i> .
07/20/92	Main office address changed to 716 Laurel Street #3, San Carlos 94070.
12/24/92	License renewed on time, met Continuing Education requirement, at the above address. Added DBA <i>Ruiz Financial</i> .
05/03/93	Added DBA <i>Ratelinc</i> .
07/12/93	Added DBA <i>Ratelink</i> . Canceled DBA <i>Ratelinc</i> .
12/30/93	Main office address changed to 1250 San Carlos Ave Ste 350, San Carlos 94070.
02/05/96	Main office address changed to 60 Vista Del Grande, San Carlos 94070. Canceled DBA <i>Ruiz Financial</i> .

pkq

DAVID BURCHARD
CHAPTER 13 STANDING TRUSTEE
P.O. BOX 8059
FOSTER CITY, CA 94404
(650) 345-7801 FAX (650) 345-1514

Entered on Docket
April 22, 2011
GLORIA L. FRANKLIN, CLERK
U.S. BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA



Signed and Filed: April 21, 2011

A handwritten signature in cursive script, reading "Dennis Montali".

DENNIS MONTALI
U.S. Bankruptcy Judge

U. S. Bankruptcy Court		
Northern District of California		
San Francisco / Santa Rosa Divisions		
Order Discharging Trustee and Final Decree		
Case Number:		
05-3-3931 SFM13		
In Re:	Soc. Sec./Tax ID Nos:	Address of Debtor
CHESTER A RUIZ	XXX-XX-3087	2 DEL MAR COURT REDWOOD CITY, CA 94063

The plan of the debtor(s) having been fully performed, and the estate of the above-named debtor(s) having been fully administered, it is ordered as follows:

1. The final account of David Burchard, Chapter 13 Standing Trustee is approved. He is discharged as trustee after having fully performed his duties.
2. This Chapter 13 case is closed.

**** END OF ORDER****



CONTRACTORS STATE LICENSE BOARD



5A, B

Contractor's License Detail for License # 312129

DISCLAIMER: A license status check provides information taken from the CSLB license database. Before relying on this information, you should be aware of the following limitations.

CSLB complaint disclosure is restricted by law (B&P 7124.6) If this entity is subject to public complaint disclosure, a link for complaint disclosure will appear below. Click on the link or button to obtain complaint and/or legal action information.

Per B&P 7071.17, only construction related civil judgments reported to the CSLB are disclosed.

Arbitrations are not listed unless the contractor fails to comply with the terms of the arbitration.

Due to workload, there may be relevant information that has not yet been entered onto the Board's license database.

Data current as of 6/30/2016 11:04:00 AM

Business Information

RUIZ CONSTRUCTION SERVICES
2 DELMAR COURT
REDWOOD CITY, CA 94063
Business Phone Number: (650) 771-4831

Entity Sole Ownership
Issue Date 11/10/1975
Expire Date 01/31/2013

License Status

This license is revoked and not able to contract at this time.

Additional Status

The license was revoked after expiration.
The license will need a contractors bond to renew active or reactivate.
The license will need to meet the workers compensation requirements to renew active or reactivate.

There is Complaint Disclosure information for this license.

Classifications

B - GENERAL BUILDING CONTRACTOR

Bonding Information

Contractor's Bond

This license filed a Contractor's Bond with ULLICO CASUALTY COMPANY.

Bond Number: SB009002853

Bond Amount: \$12,500

Effective Date: 12/28/2010

Cancellation Date: 08/29/2011

[Contractor's Bond History](#)

Workers' Compensation

This license is exempt from having workers compensation insurance; they certified that they have no employees at this time.

Effective Date: 09/30/1997

Cancellation Date: 08/29/2011

STATE OF CALIFORNIA

Contractors State License Board

Pursuant to Chapter 9 of Division 3 of the Business and Professions Code and the Rules and Regulations of the Contractors State License Board, the Registrar of Contractors does hereby issue this license to:

RUIZ CONSTRUCTION SERVICES

License Number 312129

to engage in the business or act in the capacity of a contractor in the following classification(s):

B - GENERAL BUILDING CONTRACTOR

Witness my hand and seal this day,

May 28, 2010

Issued November 10, 1975

REPLACEMENT

This license is the property of the Registrar of Contractors, is not transferable, and shall be returned to the Registrar upon demand when suspended, revoked, or invalidated for any reason. It becomes void if not renewed.


James Miller
Board Chair


Stephen P. Sands
Registrar of Contractors

S, A, B

[Home](#) | [Online Services](#) | [License Detail](#) | [Complaint Disclosure](#) | [Citation Violation Disclosure](#)

Citation Violation Disclosure

License Number 312129
Contractor Name RUIZ CONSTRUCTION SERVICES
Citation # 2 2011 002478
Date 01/24/2014
Status NON-COMPLIANCE - LICENSE REVOKED PER 7090.1

Violations

CODE Business & Professions Code
VIOLATION 7114
DESCRIPTION Aided and abetted non-licensee
CODE Business & Professions Code
VIOLATION 7125.4
DESCRIPTION Filed with Registrar a false Worker Comp Exemption statement
CODE Business & Professions Code
VIOLATION 7154
DESCRIPTION Employed non-registered salesperson
CODE Business & Professions Code
VIOLATION 7125
DESCRIPTION Failed to report workers' compensation insurance

**STATE OF CALIFORNIA
BUREAU OF REAL ESTATE**

5A, B

The license information shown below represents public information taken from the Bureau of Real Estate(CalBRE) database at the time of your inquiry. It will not reflect pending changes which are being reviewed for subsequent database updating. Also, the license information provided includes formal administrative actions that have been taken against licensees pursuant to the Business and Professions Code and/or the Administrative Procedure Act. All of the information displayed is public information. Although the business and mailing addresses of real estate licensees are included, this information is not intended for mass mailing purposes.

License information taken from records of the Bureau of Real Estate on 6/30/2016 10:55:21 AM

License Type: BROKER

Name: Ruiz, Chester Antonio

Mailing Address: 939 LAUREL ST STE A
SAN CARLOS, CA 94070
(Above address is marked unreliable in CalBRE database)

License ID: 00531418

Expiration Date: 12/23/04

License Status: REVOKED

Broker License Issued: 12/24/76 (Unofficial -- taken from secondary records)

Former Name(s): NO FORMER NAMES

Main Office: NO CURRENT MAIN OFFICE ADDRESS ON FILE

DBA

California Unique Homes
ACTIVE FROM 12/24/1996 TO 07/08/2002

Pan American Financial
ACTIVE FROM 11/27/1991 TO 05/11/1992

Ratelinc
ACTIVE FROM 05/03/1993 TO 07/12/1993

Ratelink
ACTIVE FROM 07/12/1993 TO 07/08/2002

Ratelink Financial
ACTIVE FROM 01/15/1999 TO 07/08/2002

Ruiz Financial
ACTIVE FROM 01/15/1999 TO 07/08/2002

NO CURRENT DBAS

Branches: NO CURRENT BRANCHES

Affiliated Licensed Corporation(s): 01190827 - Officer Expiration Date: 02/02/03
Ratelink Financial Corp
OFFICER LICENSE REVOKED AS OF 07/09/02

[01252991](#) - Officer Expiration Date: 01/27/03
Ruiz Financial Inc
OFFICER LICENSE REVOKED AS OF 07/09/02

Comment:

03/16/01 - H- 7932 SF

07/09/02 - REVOKED

03/08/07 - H-9925 SF

10/25/07 - RES DENIED PER H-9925 SF

NO OTHER PUBLIC COMMENTS

**Disciplinary or Formal Action
Documents:**

[H-07932SF](#)

[H-09925SF](#)

>>>> Public information request complete <<<<

FILED
JUN 21 2007

DEPARTMENT OF REAL ESTATE

By *K. Zirin*

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Application of)
CHESTER ANTONIO RUIZ,)
Respondent.)

No. H-9925 SF
N-2007040238

NOTICE

TO: CHESTER ANTONIO RUIZ, Respondent, and EDGARDO GONZALEZ, his
Counsel.

YOU ARE HEREBY NOTIFIED that the Proposed Decision
herein dated May 17, 2007, of the Administrative Law Judge is not
adopted as the Decision of the Real Estate Commissioner. A copy
of the Proposed Decision dated May 17, 2007, is attached for your
information.

In accordance with Section 11517(c) of the Government
Code of the State of California, the disposition of this case
will be determined by me after consideration of the record herein
including the transcript of the proceedings held on May 9,

///

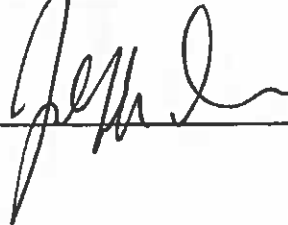
1 2007, and any written argument hereafter submitted on behalf of
2 Respondent and Complainant.

3 Written argument of Respondent to be considered by me
4 must be submitted within 15 days after receipt of the transcript
5 of the proceedings of May 9, 2007, at the Sacramento office of
6 the Department of Real Estate unless an extension of the time is
7 granted for good cause shown.

8 Written argument of Complainant to be considered by me
9 must be submitted within 15 days after receipt of the argument of
10 Respondent at the Sacramento office of the Department of Real
11 Estate unless an extension of the time is granted for good cause
12 shown.

13 DATED: _____

14
15 JEFF DAVI
Real Estate Commissioner

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**BEFORE THE
DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA**

In the Matter of the Statement of Issues
Against:

CHESTER ANTONIO RUIZ,

Respondent.

Case No. H-9925 SF

OAH No. N2007040238

PROPOSED DECISION

Administrative Law Judge Ruth S. Astle, State of California, Office of Administrative Hearings, heard this matter in Oakland, California, on May 9, 2007.

David B. Seals, Counsel, represented complainant.

Edgardo Gonzalez, Attorney at Law, represented respondent, who was present.

The matter was submitted on May 9, 2007.

FACTUAL FINDINGS

1. E. J. Haberer II, a Deputy Real Estate Commissioner of the State of California made the statement of issues in his official capacity.
2. Chester Antonio Ruiz (respondent) made application to the Department of Real Estate for a real estate salesperson license on February 1, 2006.
3. On June 11, 2002, effective July 9, 2002, in Case No. H-7932 SF, the Real Estate Commissioner revoked the real estate broker license of respondent under Business and Professions Code sections 10177, subdivision (d) (willfully disregarded the Real Estate Law), 10176, subdivision (a) (substantial misrepresentation), 10177, subdivision (g) (demonstrated negligence or incompetence) and 10176, subdivision (i) (fraud or dishonest dealing).
4. Respondent was licensed by the Department of Real Estate (Department) until July 9, 2002 as a real estate broker, individually and doing business as California Unique Homes, Ratelink, Ratelink Financial and Ruiz Financial. Respondent was also the designated broker officer for Ruiz Financial, Inc., and Ratelink Financial.

Cause for Respondent's License Revocation:

5. The following facts constitute the cause for respondent's broker license revocation. Respondent admitted that the facts as set forth in the following findings are true. Respondent engaged in the business and acted in the capacity of a real estate broker on behalf of others in California, for or in expectation of compensation and was acting as a trustee on the Board of Directors of the Bryan D. Haynes Trust, by trust documents dated August 14, 1997, when, on February 24, 1998, doing business as Unique Homes, respondent prepared a real estate purchase contract and receipt for deposit (offer) on behalf of prospective buyers Bryan Haynes Trust and Vincent and Lydia Mitchell (buyers), to constitute buyers' offer to purchase real property located at 371 Nelson Avenue, Pacifica, California. The offer acknowledged receipt by respondent from buyers of a deposit in the sum of \$10,000 (earnest money deposit), and stated that the funds would be held by respondent uncashed until acceptance, and then deposited with the escrow holder within three business days after acceptance. The offer further provided that the sellers would obtain a new first loan, and sellers would also pay into escrow and additional sum of \$37,390 (second cash deposit), in sufficient time to close escrow. ?

6. In reliance on the terms of the offer, seller, Lorene Pearson, in her capacity as Executor of the Estate of Francis E. Smith, entered into negotiations which led to acceptance of the offer on March 13, 1998, including the terms and conditions set forth in Finding 5, above.

7. Earnest money deposit was in the form of a check from the Bryan D. Haynes Trust account payable to Old Republic Title. On March 13, 1998, respondent failed to deposit earnest money deposit with the escrow holder within three business days of acceptance. Respondent knew that he did not deposit buyers' earnest money deposit into a trust account in his name as trustee, into an escrow account within three business days of acceptance, or any time thereafter, until March 27, 1998. Respondent failed to so inform sellers or obtain their consent.

8. On March 18, 1998, respondent requested buyers to deliver to him the sum of \$40,000 to constitute the second cash deposit for deposit with the escrow holder. Pursuant to respondent's request and instructions, and in reliance thereon, the Bryan D. Haynes Trust delivered to respondent a check from the Haynes Trust account payable to respondent's company, Ratelink Financial, in the sum of \$40,000.

9. On March 18, 1998, respondent failed to deposit the second cash deposit with the escrow holder, Old Republic Title, at any time. Respondent knew that he did not deposit the second cash deposit into a trust account in his name as trustee, or, into an escrow account any time thereafter. Respondent converted the trust funds to uses and purposes not authorized by the owners of the funds, and for his own benefit. Respondent failed to so inform buyers or obtain their consent.

10. Due to estate and other matters, close of escrow in the transaction was extended to June 15, 1998. On June 11, 1998, respondent, without the knowledge or consent of buyers, executed a check drawn on the Haynes Trust account in the sum of \$32,000 payable to Union Bank, exchanged or caused the exchange of the check for a cashier's check from Union Bank in the same amount payable to Old Republic Title, and delivered or caused delivery of the cashier's check to the escrow holder on the same date.

11. On June 13, 1998, the further sum of \$6,763 was received by Old Republic Title Company on behalf of buyers in order to close escrow. On June 15, 1998, escrow in the transaction closed, and buyers learned that the \$32,000 had been taken by Respondent from the Haynes Trust account without their consent or authorization.

Matters in Rehabilitation, Mitigation and Extenuation:

12. Since respondent's broker license was revoked, respondent has dedicated his life to his family and to the Hispanic community. Respondent took care of his wife, who was ill with cancer, until she died in August, 2003. Respondent has five children between the ages of 26 years old and 19 years old. He presently lives with his 24 year old daughter. He has a close relationship with his family and helps them with support as much as he can. He also lives with his elderly parents.

13. After his wife's death, respondent became active in the National Association of Hispanic Real Estate Professionals (NAHREP). Respondent has helped to start at least 7 local chapters and one in New York. NAHREP is dedicated to homeownership for Hispanics, providing documents in Spanish and educating lenders. The co-founder of NAHREP, Ernest J. Reyes, testified on behalf of respondent. He has known respondent since July 2003. Respondent told him about his license revocation. Mr. Reyes finds respondent to be professional, articulate, honest, concerned for others and a good advisor. Respondent has done most of his work for NAHREP on a volunteer basis.

14. Respondent has been employed by Prudential CA Realty since April 2006. He is the assistant to the manager and does community outreach. He disclosed his revocation when he was hired. The broker/owner of Prudential Realty testified on behalf of respondent. He has complete confidence in respondent and is willing to closely supervise him if he is granted a restricted salesperson license. Respondent is responsible for the first Multicultural Diversity Award given by Prudential. Respondent helped to develop PruLatino, an outreach program in San Mateo County, to expand homeownership in the Hispanic community.

15. Respondent presented five character letters¹. Each letter indicates that the person knows about respondent's revocation and finds that he has changed his attitude completely. He is trusted by his peers, his family and his community.

¹ The letters were from Joseph Anthony Post, Real Estate Broker, Kathleen and Meagan Ruiz, respondent's daughters, Michelle Ruiz, respondent's daughter, Michael Ruiz, respondent's son, and Bryan and Denise Haynes.

Respondent's oldest son, Mark, testified at the hearing on respondent's behalf. He is a real estate broker and law student at the University of San Francisco in his second year. He has witnessed the changes in respondent's attitude and behavior. He believes his father is now committed to ethical behavior.

Kirk Ynzunza also testified on respondent's behalf. He has been a real estate sales person since October 2004. Respondent was instrumental in helping Mr. Ynzunza change his life. Respondent supported and mentored Mr. Ynzunza so that he could become a successful property inspector and then real estate salesperson. He finds respondent to be honest, ethical and generous with his time to help others.

16. Respondent has entered into a restitution agreement with Brian Haynes and his family. The parties have agreed that respondent will pay \$ 32,000 in restitution. Respondent paid \$10,000 (the money was borrowed) as of April 15, 2007. Respondent has apologized to the Haynes family and they have accepted his apology. Respondent has demonstrated remorse for his past dishonest behavior. Respondent submitted an email from the Haynes family dated May 8, 2007, expressing their appreciation of taking responsibility for his actions and living up to his promises.

17. Respondent has demonstrated significant rehabilitation that warrants a restricted sales person license at this time. It is extremely unlikely that respondent will ever repeat his dishonest behavior. He is likely to act with more caution and integrity because of his insights into the problems that his dishonesty created, not only for himself, but for his family and his community. He has clearly changed his attitude and his life. It would not be against the public interest to allow respondent to be granted a restricted license.

LEGAL CONCLUSIONS

1. By reason of the matters set forth in Findings 3 through 11, cause for denial exists pursuant to Business and Professions Code sections 10177, subdivision (d) (willfully disregarded the Real Estate Law), 10176, subdivision (a) (substantial misrepresentation), 10177, subdivision (g) (demonstrated negligence or incompetence), 10145 (deposit of funds belonging to others) and 10176, subdivision (i) (fraud or dishonest dealing).

2. Respondent demonstrated significant rehabilitation. The matters set forth in Findings 12 through 17 have been considered in making the following order.

ORDER

Respondent Chester Antonio Ruiz' application for a real estate salesperson license is denied; provided, however, a restricted real estate salesperson license shall be issued to respondent pursuant to Business and Professions Code section 10156.5. The restricted license issued to the respondent shall be subject to all of the provisions of Business

not adopted

and Professions Code section 10156.7 and to the following limitations, conditions and restrictions imposed under authority of section 10156.6 of said Code:

- not a condition
1. The license shall not confer any property right in the privileges to be exercised, and the Real Estate Commissioner may by appropriate order suspend the right to exercise any privileges granted under this restricted license in the event of:
 - (a) The conviction of respondent (including a plea of nolo contendere) of a crime which is substantially related to Respondent's fitness or capacity as a real estate licensee; or
 - (b) The receipt of evidence that respondent has violated provisions of the California Real Estate Law, the Subdivided Lands Law, Regulations of the Real Estate Commissioner or conditions attaching to this restricted license.
 2. Respondent shall not be eligible to apply for the issuance of an unrestricted real estate license nor the removal of any of the conditions, limitations or restrictions attaching to the restricted license until two years have elapsed from the date of issuance of the restricted license to respondent.
 3. With the application for license, or with the application for transfer to a new employing broker, respondent shall submit a statement signed by the prospective employing real estate broker on a form RE 552 (Rev. 4/88) approved by the Department of Real Estate which shall certify as follows:
 - (a) That the employing broker has read the Decision which is the basis for the issuance of the restricted license; and
 - (b) That the employing broker will carefully review all transaction documents prepared by the restricted licensee and otherwise exercise close supervision over the licensee's performance of acts for which a license is required.

DATED: 5/17/07

Ruth S. Astle

RUTH S. ASTLE
Administrative Law Judge
Office of Administrative Hearings

RECEIVED
MAY 17 2007

OFFICE OF THE
REAL ESTATE COMMISSION

1000 CALIFORNIA STREET, SUITE 1000
SAN FRANCISCO, CA 94104

1 DAVID B. SEALS, Counsel (SBN 69378)
2 Department of Real Estate
3 P. O. Box 187007
4 Sacramento, CA 95818-7007

5 Telephone: (916) 227-0789
6 -or- (916) 227-0792 (Direct)

FILED
MAR - 8 2007

DEPARTMENT OF REAL ESTATE

By K. Max

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * *

11 In the Matter of the Application of)
12 CHESTER ANTONIO RUIZ,)
13 Respondent.)

No. H-9925 SF

STATEMENT OF ISSUES

15 The Complainant, E. J. Haberer II, a Deputy Real
16 Estate Commissioner of the State of California, for Statement of
17 Issues against CHESTER ANTONIO RUIZ (hereinafter "Respondent")
18 alleges as follows:

19 I

20 Respondent made application to the Department of Real
21 Estate of the State of California for a real estate salesperson
22 license on or about February 1, 2006.

23 II.

24 Complainant, E. J. Haberer II, a Deputy Real Estate
25 Commissioner of the State of California, makes this Statement of
26 Issues in his official capacity.

27 ///

1 III

2 On June 11, 2002, effective July 9, 2002 in Case No.
3 H-7932 SF, the Real Estate Commissioner revoked the real estate
4 broker license of Respondent under Sections 10177(d), 10176(a),
5 10177(g) and 10176(i) of the Code.

6 IV

7 At all times herein mentioned hereinafter until July
8 9, 2002, Respondent was licensed by the Department of Real
9 Estate (hereafter the Department) as a real estate broker,
10 individually and doing business as CALIFORNIA UNIQUE HOMES,
11 RATELINK, RATELINK FINANCIA and RUIZ FINANCIAL. Respondent was
12 also the designated broker officer for RUIZ FINANCIAL, INC.,
13 and RATELINK FINANCIAL.

14 V

15 At all times mentioned hereinafter until July 9, 2002,
16 Respondent engaged in the business and acted in the capacity
17 of a real estate broker on behalf of others in California, for
18 or in expectation of compensation, including but not limited to
19 the following:

20 (a) Under Section 10131(a) of the Code, he sold or
21 offered to sell, bought or offered to buy,
22 solicited prospective sellers or purchasers of,
23 and/or negotiated the purchase, sale or exchange
24 of real property; and

25 (b) Under Section 10131(d) of the Code, he conducted
26 mortgage loan brokerage business with the public
27 wherein lenders and/or borrowers were solicited

1 for loans secured directly or collaterally by
2 liens on real property, and wherein such loans
3 were arranged, negotiated, processed, and
4 consummated on behalf of others.

5 VI

6 At some or all times herein mentioned, Respondent was
7 also a trustee on the Board of Directors of the Bryan D. Haynes
8 Trust, by trust documents dated on or about August 14, 1997.

9 VII

10 On or about February 24, 1998, and while acting in the
11 capacity of a real estate licensee doing business as CALIFORNIA
12 UNIQUE HOMES, Respondent prepared a real estate purchase contract
13 and receipt for deposit (hereafter Offer) on behalf of
14 prospective buyers Bryan Haynes Trust and Vincent and Lydia
15 Mitchell (hereafter Buyers), to constitute Buyers' offer to
16 purchase real property located at 371 Nelson Avenue, Pacifica,
17 California. The Offer acknowledged receipt by Respondent from
18 Buyers of a deposit in the sum of \$10,000.00 (hereafter Earnest
19 Money Deposit), and stated that the funds would be held by
20 Respondent uncashed until acceptance, and then deposited with the
21 escrow holder within three business days after acceptance. The
22 Offer further provided that Sellers would obtain a new first
23 loan, and Sellers would also pay into escrow an additional sum of
24 about \$37,390.00 (hereafter Second Cash Deposit), in sufficient
25 time to close escrow.

26 ///

27 ///

1 VIII

2 In reliance on the terms of the above offer, Seller
3 Lorene Pearson in her capacity as Executor of the Estate of
4 Francis E. Smith entered into negotiations which led to
5 acceptance of the offer, including the above terms and
6 conditions, on or about March 13, 1998, subject to an Addendum.

7 IX

8 Earnest Money Deposit was in the form of a check
9 from Bryan D. Haynes Trust account payable to Old Republic
10 Title. On and after March 13, 1998, Respondent failed to
11 deposit Earnest Money Deposit with the escrow holder, Old
12 Republic Title Company, within three business days of
13 acceptance. Respondent knew or should have known that he did
14 not deposit Buyer's Earnest Money Deposit into a trust account
15 in his name as trustee, into an escrow account at Old
16 Republic Title Company, or to any other escrow company
17 within three business days after acceptance, or at any time
18 thereafter, until on or about March 27, 1998. Respondent
19 failed to so inform Sellers or obtain their consent.

20 X

21 On or about March 18, 1998, Respondent requested
22 Buyers to deliver to him the sum of \$40,000.00 to constitute
23 Second Cash Deposit for deposit with the escrow holder.
24 Pursuant to Respondent's request and instructions, and in
25 reliance thereon, the Bryan D. Haynes Trust delivered to
26 Respondent a check from the Haynes Trust account payable to

27 ///

1 Respondent's company, Ratelink Financial in the sum of
2 \$40,000.00.

3 XI

4 On and after March 18, 1998, Respondent failed to
5 deposit Second Cash Deposit with the escrow holder, Old Republic
6 Title at any time. Respondent knew or should have known
7 that he did not deposit Second Cash Deposit into a trust
8 account in his name as trustee, into an escrow account at Old
9 Republic Title Company, or to any other escrow company at any
10 time thereafter. Respondent converted said trust funds to uses
11 and purposes not authorized by the owners of the funds, and/or to
12 his own benefit. Respondent failed to so inform Buyers or
13 obtain their consent.

14 XII

15 Due to estate and other matters, close of escrow in
16 the transaction was extended to on or about June 15, 1998. On
17 or about June 11, 1998, Respondent, without the knowledge or
18 consent of Buyers, executed a check drawn on the Haynes Trust
19 account in the sum of \$32,000.00 payable to Union Bank,
20 exchanged or caused the exchange of that check for a cashier's
21 check from Union Bank in the same amount payable to Old
22 Republic Title, and delivered or caused delivery of the
23 cashier's check to the escrow holder on or about the same date.

24 XIII

25 On or about June 13, 1998, the further sum of \$6,763.00
26 was received by Old Republic Title Company on behalf of buyers
27 in order to close escrow. On or about June 15, 1998, escrow in

1 the transaction closed, and Buyers learned that the above
2 \$32,000.00 had been taken by Respondent from the Haynes Trust
3 account without their consent or authorization.

4 XIV

5 The acts and/or omissions of Respondent as alleged
6 above violate Section 10145 of the Code, and Section 2832 of
7 Title 10, California Code of Regulations, and constitute grounds
8 for denial of the license application under the provisions of
9 Section 10177(d) of the Code. The acts and/or omissions also
10 constitute grounds for denial of the license application under
11 the provisions of Sections 10176(a), 10177(g), and/or 10176(i)
12 of the Code. All such grounds are also in conjunction with
13 Section 10177(f) of the Code.

14 WHEREFORE, the Complainant prays that the above-
15 entitled matter be set for hearing and, upon proof of the
16 charges contained herein, that the Commissioner refuse to
17 authorize the issuance of, and deny the issuance of, a real
18 estate salesperson license to Respondent, and for such other and
19 further relief as may be proper under other provisions of law.

20
21 
22 E. J. HABERER II
Deputy Real Estate Commissioner

23 Dated at Oakland, California,
24 this 13th day of February, 2007.

1 Department of Real Estate
2 P. O. Box 187000
3 Sacramento, CA 95818-7000
4
5 Telephone: (916) 227-0789
6
7

FILED
OCT -5 2007

DEPARTMENT OF REAL ESTATE
R. Ruiz

8 BEFORE THE DEPARTMENT OF REAL ESTATE
9 STATE OF CALIFORNIA

10 * * *

11 In the Matter of the Application of)
12 CHESTER ANTONIO RUIZ,) NO. H-9925 SF
13 Respondent.) OAH NO. N-2007040238
14)

15 DECISION AFTER REJECTION

16 The matter came for hearing before Ruth S. Astle,
17 Administrative Law Judge of the Office of Administrative
18 Hearings, on May 9, 2007, at Oakland, California.

19 David B. Seals, Counsel, represented the Complainant.
20 Edgardo Gonzalez, Attorney at Law, represented
21 Respondent CHESTER ANTONIO RUIZ, who was present.

22 The record was closed and the matter submitted on
23 May 9, 2007.

24 On May 17, 2007, the Administrative Law Judge
25 (hereinafter "ALJ") submitted a Proposed Decision that I
26 declined to adopt as my Decision herein. Pursuant to Section
27 11517(c) of the Government Code of the State of California,

1 Respondent was served with notice of my determination not to
2 adopt the Proposed Decision of the ALJ along with a copy of said
3 Proposed Decision. Respondent was notified that the case would
4 be decided by me upon the record, the transcript of proceedings
5 held on May 9, 2007, and upon any written argument offered by
6 Respondent and Complainant.

7 Respondent and Complainant submitted written argument.

8 I have given careful consideration to the record in
9 this case including the transcript of proceedings held on May 9,
10 2007, and both Respondent's and Complainant's written arguments.

11 The following shall constitute the Decision of the
12 Real Estate Commissioner in this proceeding:

13 FACTUAL FINDINGS

14 1. Complainant, E. J. Haberer II, filed the
15 Statement of Issues in his official capacity as a Deputy Real
16 Estate Commissioner for the Department of Real Estate, State
17 of California.

18 2. CHESTER ANTONIO RUIZ (Respondent) made application
19 to the Department of Real Estate of the State of California for
20 a real estate salesperson license on or about February 1, 2006.

21 3. On June 11, 2002, effective July 9, 2002, in Case
22 No. H-7932 SF, the Real Estate Commissioner revoked the real
23 estate broker license of respondent under Business and
24 Professions Code Sections 10177(d), 10176(a), 10177(g) and
25 10176(i). The Decision and Proposed Decision in Case No. H-
26 7932 SF was submitted in evidence as Exhibit #3 in the May 9,
27 2007 hearing in this proceeding and the facts and findings in

1 Exhibit #3 formed the basis for the Department of Real
2 Estate's decision to deny Respondent's application for a real
3 estate salesperson license.

4 4. In 1996, Respondent attended a family party where
5 he learned that Bryan D. Haynes ("Mr. Haynes"), Respondent's
6 nephew, was the creator of a state-of-the-art illumination
7 technology. Mr. Haynes's and financial supporters created a
8 corporation called Add-Vision to manufacture and market the
9 technology patented by Mr. Haynes. Mr. Haynes owned nearly half
10 of the shares in the corporation.

11 5. In May 1997, acting as a licensed broker,
12 Respondent located and closed the purchase by Mr. Haynes and
13 his wife - Denise Haynes ("Mrs. D. Haynes") of the couple's
14 principal residence in the city of Pacifica.

15 6. In late 1997, other shareholders in the Add-
16 Vision Corporation bought out the ownership of Mr. Haynes in
17 the company. Mr. Haynes realized \$1.1 million as proceeds from
18 the transaction. However, before the sale of Mr. Haynes' shares
19 in Add-Vision, Respondent informed his nephew and Mrs. Haynes
20 that along with his associate - Renee Ruiz, Respondent could
21 provide the couple with competent financial advice. Respondent
22 told Mr. and Mrs. Haynes that the couple would reap certain tax
23 savings by creating and funding an irrevocable trust with the
24 use of the services of Respondent and Renee Ruiz. As a result
25 of these representations, Mr. and Mrs. Haynes paid Respondent a
26 fee of \$60,000, on or about October 2, 1997, for providing a
27 year of financial consultant services to the couple.

1 7. After the formation of the trust arrangement, in
2 late 1997, Mr. Haynes sought the real estate broker services of
3 Respondent to represent him and his wife as co-buyers of the
4 real property located at 371 Nelson Avenue, Pacifica.

5 8. In late February 1998, Mr. and Mrs. Haynes wrote
6 and gave to Respondent a check for \$10,000 as an earnest money
7 deposit in conjunction with their acceptance of the purchase
8 contract for the Nelson Avenue property.

9 9. On March 13, 1998, Carr Realty on behalf of the
10 seller of the Nelson Avenue property accepted the buyers' offer
11 to purchase the house. However, Respondent did not deposit the
12 \$10,000 into the escrow account created for closing the Nelson
13 Avenue property transaction until March 27, 1998.

14 10. Respondent's failure to deposit the buyers'
15 check in his trust account or deliver it to escrow within three
16 days of acceptance of the offer are negligent and violate
17 Section 2832, Title 10, California Code of Regulations.

18 11. On or about March 18, 1998, Respondent
19 represented to Mrs. Haynes that the real estate transaction for
20 the Nelson Avenue property required an additional \$40,000 in
21 order to close escrow. Mrs. Haynes wrote a check payable to
22 "Ratelink" and put the check into possession of Respondent.
23 However, Respondent did not deposit the check into the escrow,
24 but instead took the money for his own purposes and uses.

25 12. Later in March, 1998, Respondent convinced a
26 bank official of Union Bank to permit a check for \$32,000 to be
27 drawn from the account of the Bryan D. Haynes Trust. Respondent

1 used that money to deposit with the title company in order to
2 close the transaction on the Nelson Avenue property. However,
3 at that time Respondent did not have authorization or consent
4 from Mr. Haynes to withdraw \$32,000 from the Bryan D. Haynes
5 Trust.

6 13. In late 1998 and 1999, Mr. and Mrs. Haynes were
7 told by various tax advisors that the trust created by
8 Respondent for them would not provide the tax benefits promised
9 by Respondent, that as a result they would have to pay capital
10 gains taxes for 1997 in excess of \$200,000, and that they could
11 not write-off as a tax deduction the \$60,000 paid to Respondent
12 for his "financial consulting services".

13 14. Mr. and Mrs. Haynes did claim as a "theft loss"
14 deduction, on tax returns in 1999, the \$40,000 Respondent had
15 collected from Mrs. D. Haynes under the false pretense that the
16 money would be paid to close escrow on the Nelson Avenue
17 property, but, instead was kept by Respondent for his personal
18 use.

19 15. At the time of the hearing which resulted in
20 Respondent's broker license being revoked he was gainfully
21 self-employed. He was also, at that time, living with all
22 five of his children, his wife, and his parents in the same
23 house which he indicated, at that time, was owned by his
24 parents. However, there was no independent evidence presented
25 to substantiate the extent of Respondent's caring for his
26 wife. Respondent testified that he helps support his
27 children, but he was not gainfully employed for at least 4

1 years until May, 2006, and during the entire time from 1998
2 until April, 2007, he had not repaid one penny of the debt he
3 owed to Mr. and Mrs. Haynes, his nephew, and his nephew's
4 wife.

5 16. Respondent's wife died in August 2003. After
6 his wife's death, Respondent became active in the National
7 Association of Hispanic Real Estate Professionals (NAHREP).
8 Respondent has helped to start at least 7 local chapters and
9 one in New York. NAHREP is dedicated to homeownership for
10 Hispanics, providing documents in Spanish and educating
11 lenders. The co-founder of NAHREP, Ernest J. Reyes, testified
12 on behalf of Respondent. He has known Respondent since July
13 2003. Mr. Reyes testified that he finds respondent to be
14 professional, articulate, honest, concerned for others and a
15 good advisor. Respondent has done most of his work for NAHREP
16 on a volunteer basis.

17 17. Respondent has been employed by Prudential CA
18 Realty since April 2006. He is the assistant to the manager
19 and does community outreach. Respondent is responsible for the
20 first Multicultural Diversity Award given by Prudential.
21 Respondent helped to develop PruLatino, an outreach program in
22 San Mateo County, to expand homeownership in the Hispanic
23 community.

24 18. Respondent presented five character letters at
25 the hearing. All the letters indicate that Respondent's
26 attitude has changed.

1 19. Respondent's oldest son, Mark, testified at the
2 hearing on respondent's behalf. He is a real estate broker
3 and law student at the University of San Francisco in his
4 second year. He believes his father is now committed to
5 ethical behavior.

6 20. Kirk Ynzunza also testified on respondent's
7 behalf. He has been a real estate salesperson since October
8 2004. Respondent was instrumental in helping Mr. Ynzunza
9 change his life. Respondent supported and mentored Mr.
10 Ynzunza so that he could become a successful property
11 inspector and then real estate salesperson. He finds
12 respondent to be honest, ethical and generous with his time to
13 help others.

14 21. On cross-examination, Respondent indicated that
15 he had fully disclosed to his children and wife the specifics
16 of his misdeeds against his nephew, Mr. Haynes. However, on
17 cross-examination he was asked why his children, Cathleen and
18 Megan Ruiz, in one of the five letters of support for Respondent
19 placed into evidence at the hearing, state "... We are not quite
20 certain of the exact circumstance which he lost his license."
21 (Transcript, pg. 45, lines 7-9).

22 22. Respondent also indicated in his testimony at the
23 hearing that he had only used his contractor's license once in
24 the last 10 or so years and that instance was for the purpose of
25 doing some consulting work. In Mr. Ynzunza's testimony on
26 behalf of the Respondent, he indicated that Respondent was
27 very instrumental in helping to get him into the home

1 inspection business because of Respondent's knowledge as a
2 general contractor and his encouragement. Mr. Ynzunza was
3 also asked whether Respondent performed home inspections to
4 which he answered "No.". This would seem to be another area
5 where Respondent could earn some funds with which to repay his
6 debt to his nephew, Mr. Haynes.

7 23. Respondent testified that he entered into a
8 restitution agreement with Brian Haynes and his family.
9 Pursuant to the agreement Respondent is to pay \$32,000 to
10 settle the debt. Respondent testified that he has paid
11 \$10,000 toward the debt as of April 15, 2007.

12 24. The evidence is clear that Respondent had not
13 repaid one penny to his nephew from 1998 to April, 2007. The
14 payment he made in April of 2007 consisted of \$10,000 from a
15 loan he had received from a family friend. If Respondent has
16 not had a means to repay the debt for 9 years and his
17 employment situation has not substantially changed, his
18 transfer of the \$10,000 to his nephew would appear to be
19 nothing more than a matter of "robbing Peter to pay Paul".
20 This \$10,000 "payment" fails, in any way, to demonstrate a
21 good faith effort to repay his debt but rather a move for
22 appearances only, to influence the outcome of this hearing.

23 LEGAL CONCLUSIONS

24 Section 10177(f) of the Code provides, in pertinent
25 part, that the Commissioner may deny the issuance of a license
26 to an applicant who has "... [A]cted or conducted himself or

27 ///

1 herself in a manner that would have warranted the denial of his
2 or her application for a real estate license..."

3 Respondent's conduct, in his dealings with Mr. and
4 Mrs. Haynes, during the period from approximately late 1997
5 through March of 2007, as chronicled in FACTUAL FINDINGS 6
6 through 15, would have and do warrant the denial of his
7 application for a real estate salesperson license. In fact, that
8 conduct resulted in the revocation of Respondent's real estate
9 broker license in the Decision in Department of Real Estate Case
10 No. H-7932 SF, effective July 9, 2002.

11 Respondent's conduct as discussed in Paragraph 11
12 constitutes a substantial misrepresentation in violation of
13 Section 10176(a) of the Code and cause to deny Respondent's
14 application for a real estate salesperson license.

15 Respondent's conduct as discussed in Paragraphs 12 and
16 14 constitutes fraud or dishonest dealing in performing acts
17 which require a real estate license in violation of Section
18 10176(i) of the Code and cause to deny Respondent's
19 application for a real estate salesperson license.

20 Respondent's conduct as discussed in Paragraphs 8
21 through 10 demonstrate negligence or incompetence in
22 performing acts for which a real estate license is required in
23 violation of Section 10177(g) of the Code and are also a
24 violation of Section 10177(d) of the Code because Respondent
25 willfully failed to handle and deposit trust funds in the 371
26 Nelson transaction in accordance with Section 10145 of the
27 Code and Section 2832, Title 10, California Code of

1 Regulations and cause to deny Respondent's application for a
2 real estate salesperson license.

3 Respondent, as noted in the FACTUAL FINDINGS, has been
4 very active in the community. However, that is not sufficient
5 to establish that he is rehabilitated.

6 The most disturbing aspect of Respondent's assertion
7 that he has established rehabilitation, by a preponderance of
8 the evidence, is the fact that from 1998 until April of 2007,
9 one month before the hearing in this matter, he had failed to
10 repay his nephew one penny of the money he illegally took from
11 him as a trustee and real estate licensee. Furthermore, he
12 failed to pay one penny even though he (1) testified that he
13 worked as a real estate broker until the revocation of his
14 license in 2002; (2) testified that he worked as a consultant
15 under his general contractors license in 2004; (3) testified
16 that he maintained a general contractors license until 60 days
17 prior to the May 9, 2007, hearing in this matter; and
18 (4) testified that he has been working as an assistant at a real
19 estate brokerage since May of 2006. Equally incredible is that
20 the money, \$10,000, he did pay to his nephew consisted of the
21 proceeds of a \$10,000 loan from a friend. Therefore, there was
22 no reduction in his debt but rather an increase to the extent
23 that any interest was charged on the loan!

24 It should be noted that the agreement for repayment
25 was in the amount of \$32,000. However, the total loss to Mr.
26 and Mrs. Haynes, as a result of Respondent's actions was
27 substantially more, when you consider the \$40,000 from Mrs.

1 Haynes and the \$60,000 they paid for Respondent's "financial
2 consulting services."

3 Clearly, Respondent has been exemplary in his
4 voluntary community activities. However, if he has done that,
5 at the expense of the repayment of his debt to his nephew, some
6 of that volunteer work was misplaced and represented bad
7 judgment by Respondent.

8 Respondent, by his own admission, has not been
9 involved in formal educational or vocational training since the
10 revocation of his license.

11 Respondent also has not met his restitution obligation
12 to his nephew and he therefore has not made a bona fide attempt
13 to repay his debts - even though he asserts that he is current
14 on the \$100/per payment on his bankruptcy.

15 On its face, at least seven years has passed since the
16 acts which formed the basis for the revocation of Respondent's
17 real estate broker license. However, if such acts include the
18 unlawful withholding of funds belonging to another, as I believe
19 it should, that act is still continuing.

20 As the Real Estate Commissioner I am charged with the
21 responsibility to enforce all laws in Division 4, Part 1 and
22 Chapter 1 of Part 2 of the Business and Professions Code, in a
23 manner that achieves the maximum protection for the purchasers
24 of real property and those persons dealing with real estate
25 licensees (Section 10050, Business and Professions Code).

26 ///

27 ///

1 Respondent relies heavily, in his argument, on his
2 volunteer and community work to establish his rehabilitation.
3 As argued above, that is not enough.

4 Rehabilitation has not been established by a
5 preponderance of the evidence and on the basis of the record in
6 this case the public would not be adequately protected if
7 Respondent were to be granted a real estate salesperson license
8 at this time.

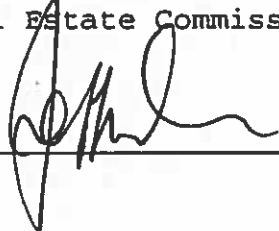
9 ORDER

10 The application for a real estate salesperson license
11 of Respondent CHESTER ANTONIO RUIZ is denied.

12 This Decision shall become effective at 12 o'clock
13 noon on OCT 25 2007.

14 IT IS SO ORDERED 10-3-07.

15 JEFF DAVI
16 Real Estate Commissioner

17 
18 _____
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27

The Law Offices of Mark Ruiz

2764 Spring Street
Suite 1A
Redwood City, CA 94063

April 15, 2016,

MARK A. RUIZ

TEL 650 771-0376
FAX 650 249- 5672
MarkRuizLaw@Yahoo.Com

ASSESSOR-COUNTY CLERK-RECORDER

555 County Center, First Floor
Redwood City, Ca. 94063

RE: INDIVIDUAL REGISTRATION AS A LEGAL DOUCUMENT ASSITANT COUNTY OF SAN MATEO APPLICATION FOR CHESTER A. RUIZ AND STATEMENT OF VERIFICATION OF LAW RELATED EXPIERENCE

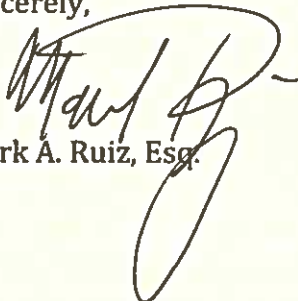
Dear Gentlemen:

I am pleased to write a letter on behalf of my father Chester A. Ruiz, he has worked full time under my supervision as my legal assistant, paralegal since November 15, 2012 to the present. The scope of service's and duties that he has successfully perform under my supervision include the following:

1. Client intake initial interview, set up file
2. Scheduling appointment and managing calendar
3. Preparing Filings and Recordings
4. Creating Articles of Incorporation for review and filing with Secretary of State
5. Applying for EIN #
6. Assisting supervising attorney with filing of 501 (C) (3) and 1023EZ IRS Filing
7. Drafting agendas of first Board of Directors Meeting
8. Ordering Corporate Kits and supplies for newly formed entities
9. Setting up DACA files
10. Explain and translate process to Spanish speaking clients

Thank you in advance for your consideration, and feel free to call if you need any additional information pertaining to my father's qualifications.

Sincerely,



Mark A. Ruiz, Esq.

Bond Number: 100307027
Premium: \$2,500.00
Initial Term: 4/14/2016 - 4/14/2018

LEGAL DOCUMENT ASSISTANT BOND

KNOW ALL MEN BY THESE PRESENTS:

That we, CHESTER RUIZ

2 DELMAR COURT REDWOOD CITY, CA, 94063 as Principal,
and U.S. Specialty Insurance Company a corporation organized and existing
under the laws of the State of California and licensed to transact surety business in that State, as Surety, are held and firmly
bound unto the People of the State of California, County of SAN MATEO, as Oblige, in the sum
of Twenty-five thousand and 00/100 Dollars (\$ \$25,000.00) lawful money
of the United States of America, for which payment, well and truly to be made, the said Principal and Surety bind themselves,
their heirs, executors, successors, administrators, and assigns, jointly and severally, firmly by these presents.

WHEREAS, the Principal is required to post a bond to act as a Legal Document Assistant in accordance with the Business
and Professions Code, Section 6400, et seq.;

NOW, THEREFORE, the condition of this obligation is such, that if the Principal shall comply with section 6400, et seq. of
Division 3 of the California Business and Professions Code, then this bond shall be null and void, otherwise to remain in full
force and effect.

PROVIDED, HOWEVER, The liability of the Surety under this bond shall be and remain in full force and effect for the period
indicated above and for any renewal periods authorized by the Surety, or until thirty(30) days after mailing by the surety to the
Obligee of a written notice signed by Surety or its authorized agent, stating that the liability of the Surety is cancelled as to
future acts, without prejudicing any rights of the obligee as to actions of the Principal prior to the date of cancellation.

FURTHER, This bond shall not be cumulative or aggregate in nature. Regardless of the number of years it may be in effect or
the number of premiums collected, the aggregate liability of the Surety under this bond, for any and all claims under it, shall
not exceed Twenty-five thousand and 00/100 Dollars (\$ \$25,000.00).

In Witness Whereof, We have affixed our hands and seals ^{sup 12th} ~~14th~~ day of April, 2016.

Principal (s): CHESTER RUIZ

By: *Chester Ruiz*

Surety:

U.S. Specialty Insurance Company

By: *Tammie Pereira*

Annulane TAMMIE PEREIRA

Attorney In Fact





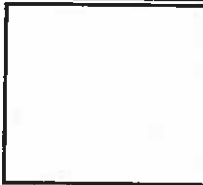
**"This person is not a lawyer."
LEGAL DOCUMENT ASSISTANT**

CHESTER A. RUIZ

Name, typed (Individual)

1606 S. EL CAMINO REAL SAN MATEO, CA 94402

Address



2016-5

Registration #

4/14/2018

Expiration Date

County of Registration:

SAN MATEO

**"The County Clerk has not evaluated this
person's knowledge, experience, or services."**

The expiration date automatically
populates with accessed date
plus 729 days to make 2 year period
Please change date if it does not
agree with the bond expiration date.



**"This person is not a lawyer."
LEGAL DOCUMENT ASSISTANT**

Name, typed (Corporation or Partnership)

Address

Registration #

Expiration Date

County of Registration:

SAN MATEO

**"The County Clerk has not evaluated this
person's knowledge, experience, or services."**

CI

SAN MATEO COUNTY

Temporary ID - PROCESS SERVER

NAME **CHESTER A. RUIZ**

COMPANY ADDRESS **1606 S. EL CAMINO REAL
SAN MATEO CA, 94402**

EXPIRATION DATE: **8/26/16**

REGISTRATION NO: **501**

I do hereby certify that the registrant,
whose signature appears below, is
registered in the County Clerk's Office,
County of San Mateo, CA.
This ID card is valid for 120 days.

MARK CHURCH, COUNTY CLERK

By  Deputy

Registrant

Excelsior College

On the recommendation of the Faculty and by virtue of the authority vested in them by the Regents of The University of the State of New York, the trustees of Excelsior College have conferred upon

Chester Antonio Ruiz

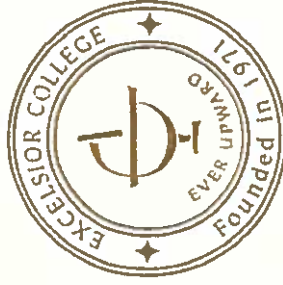
the degree of

Bachelor of Science

with all the rights, honors, and privileges pertaining to that degree

*In witness whereof the Trustees grant
this diploma number 54971 under seal
of Excelsior College, Albany, New York
this 18th day of November 2011.*

Richard H. P.
Chairman of the Board of Trustees



J. L. E. Ruess
President of Excelsior College



UNIVERSITY OF NOTRE DAME
MENDOZA COLLEGE OF BUSINESS

Certificate of Completion

11 Hours of Instruction = 1.1 CEUs and 11 CPEs

Chester Ruiz

*Has successfully completed the
Using Social Media to Promote Your Organization Program
presented by
Nonprofit Executive Programs
San Jose, CA, July 23, 2013*



Marc Hardy, Ph.D.
Director of Nonprofit Executive Programs

Certificate of Completion

This is to certify that

Chester Ruiz

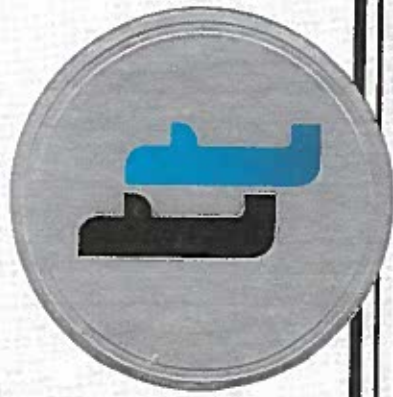
has successfully completed

Entrepreneurs' Playbook

Given this fourteenth day of October, Two Thousand Thirteen.



Thinktomi Chief Executive Officer



thinktomi
Silicon Valley Education 3.0



CERTIFICATE OF RECOGNITION

THIS CERTIFICATE IS AWARDED TO

Chester Ruiz

FOR BEING A CONTRIBUTING MEMBER TO

NAHREP *of Silicon Valley Executive Board 2004*

"Great achievements are nurtured with the cooperation of many minds with a common vision toward a common goal."



[Signature]
JESSE D. GUTIERREZ
PRESIDENT OF SILICON VALLEY CHAPTER

12/8/04
DATE

Hispanic Foundation of Silicon Valley Certificate of Completion

This certificate is awarded to:

Chester Ruiz

*In recognition of your successful completion of the
Latino Board Leadership Academy 2012*

Ron Gonzales

Ron Gonzales
President & CEO

**HISPANIC
FOUNDATION**
of SILICON VALLEY



Jorge Tiinger
Chair, Board of Directors

**STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
REAL ESTATE DIVISION**

2501 East Sahara Avenue, Suite 102 * Las Vegas, NV 89104-4137 * (702) 486-4033
realest@red.nv.gov <http://red.nv.gov>

OUT OF STATE APPLICANTS ONLY!

CONSENT TO SERVICE OF PROCESS
NON-Nevada RESIDENTS COMPLETE THIS FORM

Last Ruiz First Chester M.I. A

Hereinafter referred to as "Applicant," hereby irrevocably constitutes and appoints the Administrator of the Division of Real Estate, Department of Business & Industry, State of Nevada or his/her successor in office, to be his/her true and lawful attorney within this state, upon whom all legal process in any suit, action or proceeding arising under, or in any way connected with any provisions of Chapter 645, 645C, 119, 119A, 119B of Nevada Revised Statutes, or any rule or order pursuant thereto, or based upon any fraud, deceit, breach or contract or other thing connected with the sale or offer for sale, negotiation or appraisal of any real estate, timeshare or campground membership, may be served upon said applicant, personally within the State of Nevada. Until the applicant attests by affidavit to the Administrator that he/she is a bona fide resident of the State of Nevada, this appointment and the authority of said attorney shall continue in force and effect so long as any such liability remains outstanding, and a copy of any process served hereunder may be sent by certified mail, return receipt requested, addressed to:

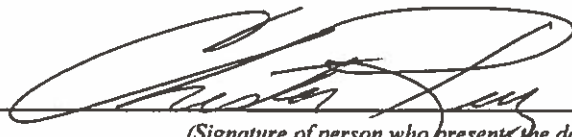
2 Delmar Ct Redwood City, Ca. 94063
Street Address City State Zip Code

Drivers License Number P0977288 State California

State of California ss. County of San Mateo

This instrument was acknowledged before me in the possession of CHESTER RUIZ.

Print name of person presenting document


(Signature of person who presents the document)

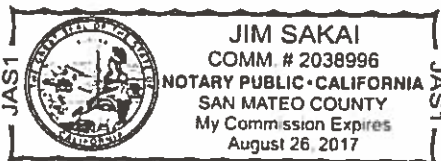
6-28-2016

Date


Signature of Notarial Officer

My Commission Expires:

8-26-2017



State of Nevada
Department of Business and Industry
Real Estate Division

Verification of Fingerprints Submitted

The fingerprints of the named applicant have been taken and forwarded electronically to the Nevada Central Repository:

Name (Please print) Chester A. Ruiz

Date of Birth (mo/day/year) [REDACTED]

Social Security Number [REDACTED]

Home Address (Street) 2 Delmar Ct

City Redwood City St Ca. Zip 94063

Telephone (415) 771-4831

****APPLICANTS FOR A COMMUNITY MANAGER CERTIFICATE OR RESERVE STUDY SPECIALIST REGISTRATION CANNOT SUBMIT FINGERPRINTS ELECTRONICALLY. FINGERPRINTS MUST BE SUBMITTED ON ONE HARD COPY CARD. SEE APPLICATION FOR INSTRUCTIONS. *****

Type of License (check one):

☒ Real Estate (Broker, Broker-salesperson, Salesperson, Cooperative Broker or Business Broker)-NRS 645.355

☐ Appraisal (Residential, Certified Residential, Certified General or Intern)-NRS 645C.650

☐ Appraisal Management Company-NRS 645C.650

☐ Timeshare Sales Agent-NRS 119A.210

☐ Energy Auditors/Inspector of Structures (General, Residential, Master) -NRS 645D.180

☐ Asset Manager-NRS 645H.530

☐ Asset Management Company-NRS 645H.480

By this signature, I authorize my fingerprints to be submitted to the Nevada Criminal History Repository and the Federal Bureau of Investigation for a criminal background report.

Chester A. Ruiz
Signature

04/30/14
Date

TCN: NRS135033145A

For Office Use Only

Date Prints Submitted: 11 IN 30 2016

Processed by: [Signature]

Please include this form when submitting an application to the Nevada Real Estate Division

